Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
District of	
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

CLEAK
U.S. BANKRUPTCY COURT
EASTERN DISTINCT OF
NEW YORK

2023 APR 14 Check if this is an amended filling

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Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on your government-issued picture	Pirst name	First name
identification (for example, your driver's license or passport).	Middle name He ad Sona o	Middle name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Last name Suffix (Sr., Jr., II, III)
A 11 - 41		
2. All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names and any assumed, trade names and doing business as names.	Last name	Last name
Do NOT list the name of any	First name	First name
separate legal entity such as a corporation, partnership, or LLC that is not filing this	Middle name	Middle name
petition.	Last name	Last name
	Business name (if applicable)	Business name (if applicable)
	Business name (if applicable)	Business name (if applicable)
3. Only the last 4 digits of your Social Security	xxx - xx - 6 4 4 3	xxx - xx
number or federal Individual Taxpayer	OR	OR
Identification number (ITIN)	9 xx - xx	9 xx - xx

Debtor 1 First Name Middle Na	ame Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
		Case Only in a John Case).
4. Your Employer Identification Number	EIN	<u>EN</u> — - — — — — — —
(EIN), if any.		LIIN 300
	EIN — — — — — —	EIN
5. Where you live		If Debtor 2 lives at a different address:
	10047 208th Street	
	Number Street	Number Street
	Puecos ullage	
	Octobras William Ny 1429	Chi. Chile 710 Code
	City State ZIP Code	City State ZIP Code
	county	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
		<u> </u>
		- \$\frac{1}{2}
		- <u>}</u>

Debtor 1

Pearling Clopated Herdman

Case number (If Impum)
Case number	n Known)

Pa	ırt	2
7	T	he

7.	The chapter of the Bankruptcy Code you		ne. (For a brief description of each cruptcy (Form 2010)). Also, go to the			1 U.S.C. § 342(b) for Individuals Filing he appropriate box.
	are choosing to file under	☐ Cha	pter 7			
		🔲 Cha	pter 11			
		☐ Cha	pter 12			
Pronuceing:		\ ☐ Cha	pter 13			
8.	How you will pay the fee	loca you subi	I court for more details about he self, you may pay with cash, c	now you n ashier's o	nay pay. Typica check, or money	
			ed to pay the fee in installme lication for Individuals to Pay 7			
			·	_		tion only if you are filing for Chapter
		By la less pay	aw, a judge may, but is not req than 150% of the official pove	uired to, rty line th choose th	waive your fee, at applies to you his option, you n	and may do so only if your income is ur family size and you are unable to nust fill out the <i>Application to Have tl</i>
9.	Have you filed for bankruptcy within the last 8 years?	☐ No ☑ Yes.	District QUEENS	When	MM / DD / YYYY	Case number
			District	When	MM / DD / YYYY	Case number
			District		MM / DD / YYYY	
			District	vviieii	MM / DD / YYYY	Case number
10.	Are any bankruptcy	No No			Ambien - Anders schwieder der Speringen der Speringen der Speringen der Speringen der Speringen der Schwerber Schwer	
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor	**	*****	_ Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District	When	MM/DD/YYYY	Case number, if known
			Debtor			Relationship to you
			District	When	MM / DD / YYYY	Case number, if known
p=44,40,400	Do you rent your residence?	No.	Go to line 12. Has your landlord obtained an ev	viction judg	ment against you	?
11.						
11.			☐ No. Go to line 12.			

0 leaastra Case number (if known) Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street

Check the appropriate box to describe your business:

Stockbroker (as defined in 11 U.S.C. § 101(53A))

Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

Commodity Broker (as defined in 11 U.S.C. § 101(6))

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S. C. § 1182(1)?

If you have more than one sole proprietorship, use a separate sheet and attach it

Debtor 1

Part 3:

LLC.

to this petition.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

State

ZIP Code

No. I am not filing under Chapter 11.

None of the above

City

- No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Deb	tor 1 PCCI LINE Middle Name	leop	Ha Herder	Ŀ √	Case number (if know	wn)	
P	art 4: Report if You Own	or Have	Any Hazardous Prop	erty or Any	Property That Need	ls Immediate <i>I</i>	Attention
14	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	No Yes.	What is the hazard? If immediate attention is	s needed, wh	y is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number	Street	State	ZIP Code

Debtor 1

Pearline Cleratia Herbinan

Case number	(if known)	
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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

				r	

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

 □ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am not required to receive a briefing a	about
credit counseling because of:	

- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me
 - incapable of realizing or making rational decisions about finances.

through the internet, even after I

reasonably tried to do so.

- ☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or
- Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

Ш	I am not required to receive a briefing about
	credit counseling because of:

- I have a mental illness or a mental deficiency that makes me
 - incapable of realizing or making rational decisions about finances.
- ☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

De	otor 1 Peaul Clea	otatra Herdsman	Case	number (if known)	
	·				
Pá	Answer These Ques	stions for Reporting Purpos	ses		
16.	What kind of debts do you have?		rily consumer debts? Con al primarily for a personal, fam	sumer debts are defined in 11 U.S.C. § 101(8 nily, or household purpose."	3)
				ness debts are debts that you incurred to obta ation of the business or investment.	in
		Yes. Go to line 17.			
		16c. State the type of debts you	u owe that are not consumer d	ebts or business debts.	
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	hapter 7. Go to line 18.	The Personal Activities and Activiti	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			er any exempt property is excluded and vailable to distribute to unsecured creditors?	
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	and the appears of th
19. Š	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 r	lion	
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 ▼ \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 r	iion	
Pa	rt 7: Sign Below	4			
Fo	r you	correct. If I have chosen to file under Ch	apter 7, I am aware that I may	perjury that the information provided is true and proceed, if eligible, under Chapter 7, 11,12, or e under each chapter, and I choose to procee	or 13
		If no attorney represents me and this document, I have obtained a		someone who is not an attorney to help me fig 11 U.S.C. § 342(b).	ill out
		I understand making a false stat	tement, concealing property, o ult in fines up to \$250,000, or i	ed States Code, specified in this petition. For obtaining money or property by fraud in common mprisonment for up to 20 years, or both.	nection
		* Dearline la	redonas &		
	/	Signature of Debtor 1		Signature of Debtor 2	
		Executed on MM / DD / Y		Executed on MM / DD /YYYY	

For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this to proceed under Chapter 7, 11, 12, or 13 of t available under each chapter for which the pethe notice required by 11 U.S.C. § 342(b) and	itle 11, United States Code, an rson is eligible. I also certify the	d have at I ha	e exp	olaine Ielive	ed the relief red to the debtor
f you are not represented by an attorney, you do not need to file this page.	knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					
leed to life this page.	×					
	Signature of Attorney for Debtor		MM	1	DD	/YYYY
	Firm name Number Street					
	City	State	ZIP C	ode		
	Contact phone	Email address				
	Bar number	State	-			

Pealine Cleopatia Heldsman

Case number (if known)_____

For you if you are filing this bankruptcy without an attorney

Debtor 1

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal

consequences?
□ ₍ No
V No Ves
Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?
No Ves
Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? No
Yes. Name of Person
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

flen	Lune Herden X			
Signature of D	Debtor 1	Signature of Debtor 2		
Date	MM / DD / YYYY	Date	MM / DD / YYYY	
Contact phone		Contact phone	**************************************	
Cell phone		Cell phone		
Email address		Email address	***************************************	

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

D)	EBTOR(S): Pearline Clespatra Heidman CASE NO .:	
Re	Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure concerning lated Cases, to the petitioner's best knowledge, information and belief:	
an; are pa	OTE: Cases shall be deemed "Related Cases" for purposes E.D.N.Y LBR 1073-1 and E.D.N.Y LBR 1073-2 if the earlier case was pending at y time within eight years before the filing of the new petition, and the debtors in such cases (i) are the same; (ii) are spouses or ex-spouses; (iii) affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one more of its general thers; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a).]	
	\square no related case is pending or has been pending at any time.	
	\square The following related case(s) is pending or has been pending:	
1.	CASE NO.: JUDGE: DISTRICT/DIVISION:	
	CASE PENDING: (YES/NO): [If closed] Date of Closing:	
	CURRENT STATUS OF RELATED CASE: (Discharged/awaiting discharge, confirmed, dismissed, etc.	
	(Discharged/awaiting discharge, confirmed, dismissed, etc.	
	MANNER IN WHICH CASES ARE RELATED: (Refer to NOTE above):	_
•	SCHEDULE A/B: PROPERTY "OFFICIAL FORM 106A/B - INDIVIDUAL" PART 1 (REAL PROPERTY):	
	REAL PROPERTY AS LISTED IN DEBTOR'S SCHEDULE "A/B - PART 1" WHICH WAS ALSO LISTED IN SCHEDULE "A/B" OF	
	RELATED CASES:	
•	RELATED CASES: SCHEDULE A/B: ASSETS - REAL PROPERTY "OFFICIAL FORM 206A/B - NON-INDIVIDUAL" PART 9 (REAL PROPERTY): REAL PROPERTY AS LISTED IN DEBTOR'S SCHEDULE "A/B - PART 9" WHICH WAS ALSO LISTED IN	
•	SCHEDULE A/B: ASSETS – REAL PROPERTY "OFFICIAL FORM 206A/B - NON-INDIVIDUAL" PART 9 (REAL	
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3.

[OVER]

DISCLOSURE OF RELATED CAS	, ,	DYCHIDACTED WHOLOW	
		DISTRICT/DIVISION:	
		ng:	
CURRENT STATUS OF RELATED	O CASE: (Discharged/awaiting disc	charge, confirmed, dismissed, etc.	
MANNIED IN WOTCH CAS	, ,	TE above):	
		•	
SCHEDULE A/B: PROPERTY "OFFICIAL FORM 106A/B - <u>INDIVIDUAL</u> " PART 1 (REAL PROPERTY):			
•		RT 1" WHICH WAS ALSO LISTED IN SCHEDULE "A/B" OF	
SCHEDULE A/B: ASSETS – REAL	PROPERTY "OFFICIAL FORM	I 206A/B - <u>NON-INDIVIDUAL</u> " PART 9 (REAL	
PROPERTY): REAL PROPERTY A	S LISTED IN DEBTOR'S SCHEDU	LE "A/B – PART 9" WHICH WAS ALSO LISTED IN	
SCHEDULE "A/B" OF RELATED C	ASES:		
NOTE: Pursuant to 11 U.S.C. § 109(be eligible to be debtors. Such an inc	g), certain individuals who have ha	ad prior cases dismissed within the preceding 180 days may not atement in support of his/her eligibility to file.	
TO BE COMPLETED BY DEBTOR	VPETITIONER'S ATTORNEY, A	AS APPLICABLE:	
I am admitted to practice in the East	tern District of New York (Y/N): _		
CERTIFICATION (to be signed by]	oro-se debtor/petitioner or debtor/j	petitioner's attorney, as applicable):	
I certify under penalty of perjury th indicated elsewhere on this form.	at the within bankruptcy case is no	ot related to any case pending or pending at any time, except as	
Signature of Debtor's Attorney		Signature of Pro-se Debtor/Petitioner	
		Mailing Address of Debtor/Petitioner	
		City, State, Zip Code	
		Email Address	
		Area Code and Telephone Number	

Failure to fully and truthfully provide all information required by the E.D.N.Y LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

Reverse Mort-Gage Funding LLC 1455 Broad St 2nd Floor, Not, 07003